

## PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of BEN-MIZZIAN et al.

Application No. 09/869,693

Examiner:

Filed: July 03, 2001

Group Art Unit:

For: PROCESS FOR EXECUTING A FINANCIAL TRANSACTION, IN REAL TIME,  
BETWEEN TWO PARTS WHICH ARE CONNECTED THROUGH A COMPUTER  
NETWORK, AND SYSTEM FOR ITS IMPLEMENTATION

TRANSMITTAL LETTER

## CERTIFICATE UNDER 37 CFR 1.8(a)

I hereby certify that this correspondence is being  
deposited with the U.S. Postal Service as First Class mail  
in an envelope addressed to Commissioner for Patents,  
Washington, D.C. 20231 on 9/5/01

Robert J. Sacco Reg. No. 40,764

Commissioner for Patents  
Washington, D.C. 20231

Sir:

Please find enclosed the following for filing:

- ☒ Information Disclosure Statement, Form PTO-1449, References  
☒ Please charge any deficiencies or credit any overpayment to Deposit  
Account No. 50-0951.  
☒ Other: (1) Postcard

This Transmittal Letter is submitted in duplicate.

Respectfully submitted,

Dated: 9/5/01

Robert J. Sacco  
Registration No. 35,667  
Mark D. Passler  
Registration No. 40,764  
Akerman, Senterfitt & Eidson, P.A.  
Post Office Box 3188  
222 Lakeview Avenue, 4<sup>th</sup> Floor  
West Palm Beach, FL 33402-3188  
561/653-5000

Docket No. 8050-9

RECEIVED  
OCT 31 2001  
Group 2100

RECEIVED  
OCT 31 2001  
Group 2100

RECEIVED  
OCT 29 2001  
TC 1700

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of BEN-MIZZIAN et al.

Application No. 09/869,693

Examiner:

Filed: July 03, 2001

Group Art Unit:

For: PROCESS FOR EXECUTING A FINANCIAL TRANSACTION, IN REAL TIME,  
BETWEEN TWO PARTS WHICH ARE CONNECTED THROUGH A COMPUTER  
NETWORK, AND SYSTEM FOR ITS IMPLEMENTATION

**INFORMATION DISCLOSURE STATEMENT**  
**PURSUANT TO 37 CFR 1.97(b)**

CERTIFICATE UNDER 37 CFR 1.8(a)

I hereby certify that this correspondence is being  
deposited with the U.S. Postal Service as First Class mail  
in an envelope addressed to Commissioner for Patents,  
Washington, D.C. 20231 on 9/5/01

*Mr. D. R.* Reg. No. 40,764

Commissioner for Patents  
Washington, D.C. 20231

Sir:

Pursuant to the Duty to Disclose under 37 C.F.R. §1.56, the references cited on the accompanying form PTO-1449 are hereby brought to the attention of the Examiner for independent evaluation. The references were cited in the specification and in an International Search performed on the PCT application of which the present application forms the national stage. A copy of each reference is enclosed. A copy of the search report is also enclosed, which satisfies the requirement for a concise explanation of relevance of foreign-language references. The relevance of each reference cited in the specification of the present application is discussed in the specification.

It should be noted that PCT/ES97/00302 cited in the specification was published in Spanish as WO99/03073 after the filing date of the PCT application of which the present application forms the national stage, and is

**RECEIVED**  
OCT 31 2001  
Group 2100

**RECEIVED**  
OCT 29 2001  
TC 1700

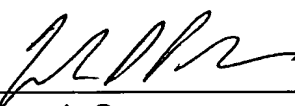
therefore not thought to be prior art against the present application. However, PCT/ES97/00302 claims the priority of two Spanish Utility Models (1 037 811 and 1 038 850), which were published before the filing date of the present application, and which are also enclosed. A translation into English of WO99/03073 (PCT/ES97/00302) in the form of EP 1 020 820 is also enclosed.

Certification

This Statement is being filed within three months of the filing date of the application, and this paper is thus submitted in accordance with 37 CFR 1.97(b). In view of the above certification, a fee is not required for consideration of these documents. Nevertheless, should a fee be deemed to be due by the Commissioner, such fee should be charged to Deposit Account No. 50-0951. Applicants submit that the present invention is patentable over these references.

Respectfully submitted,

Dated: 9/5/01

  
Robert J. Sacco  
Registration No. 35,667  
Mark D. Passler  
Registration No. 40,764  
Akerman, Senterfitt & Eidson, P.A.  
Post Office Box 3188  
222 Lakeview Avenue, 4<sup>th</sup> Floor  
West Palm Beach, FL 33402-3188  
561/653-5000

Docket No. 8050-9

RECEIVED  
OCT 31 2001  
Group 2100

RECEIVED  
OCT 29 2001  
TC 1700

<b>Form PTO-1449</b> (Rev. 2-88)				U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. <b>8050-9</b>		SERIAL NO. <b>09/869,693</b>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT  <i>(Use several sheets if necessary)</i>						APPLICANT <b>BEN-MIZZIAN et al</b>			
						FILING DATE <b>07/03/01</b>		GROUP	

U.S. PATENT DOCUMENTS							
* EXAMINER'S INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	

FOREIGN PATENT DOCUMENTS							
DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION		
					YES	NO	
2 308 001	06/97	GREAT BRITAIN					
WO92/21110	11/92	PCT					
WO99/03073	01/99	PCT			X (EP 1020820)		
1 038 850	08/98	SPAIN				X	
1 037 811	04/98	SPAIN				X	
0 421 808	04/91	EP					
0 793 205	09/97	EP					
2 306 241	04/97	GREAT BRITAIN					
0 854 454	07/98	EP					

OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>			

EXAMINER	DATE CONSIDERED
----------	-----------------

\* EXAMINER: Initial if a citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

 RECEIVED  
 OCT 29 2001  
 TC 1700